

April 19, 2022

First Last  
Address  
City, MA, Zip

***RE: Important Security Notification***  
***Please read this entire letter.***

Dear First,

Amerifirst has learned that your personal information may have been exposed as the result of an employee's email credentials being compromised. This letter explains the circumstances of that incident as well as the steps Amerifirst has taken, and will continue to take, to safeguard your information. Although we have no reason to believe that your information was misused in any way, we have arranged for you to receive two years of complimentary credit monitoring services. To take advantage of those services, please follow the instructions attached.

As the result of a phishing attack on March 24, 2022, an Amerifirst employee's email credentials were compromised. After taking steps to ensure the continued security of the email account and its contents, including the refining of conditional access policies, implementing new monitoring, bolstering email security filters, and the changing of passwords, we launched an internal investigation to determine what, if any, personal information had been compromised. We recently learned that one or more emails contained your XXXX.

We hope that you will take advantage of the credit monitoring services that we are offering, and that you will be vigilant for incidents of fraud and identity theft. Please be sure to review account statements and monitor free credit reports.

Under Massachusetts law, you have the right to obtain any police report filed regarding this incident.

If you have any questions regarding this incident, you can reach out by calling (269) 324-4240. We appreciate your continued trust and will continue to put forth our best efforts in protecting your personal information.

Sincerely,

Amerifirst Information Security Council

## Placing a Security Freeze

You may place a security freeze on your credit reports, free of charge. A security freeze prohibits a credit reporting agency from releasing any information from a consumer's credit report without written authorization. However, please be aware that placing a security freeze on your credit report may delay, interfere with, or prevent the timely approval of any requests you make for new loans, credit mortgages, employment, housing or other services.

Under federal law, you cannot be charged to place, lift, or remove a security freeze.

You must place your request for a freeze with each of the three major consumer reporting agencies: Equifax ([equifax.com](http://equifax.com)); Experian ([www.experian.com](http://www.experian.com)); and TransUnion ([www.transunion.com](http://www.transunion.com)). To place a security freeze on your credit report, you may send a written request by regular, certified or overnight mail at the addresses below.

You may also place a security freeze through each of the consumer reporting agencies' websites or over the phone, using the contact information below:

### **Equifax Security Freeze**

P.O. Box 105788 Atlanta, GA 30348

[1-800-349-9960](tel:1-800-349-9960)

[Equifax.com/personal/credit-report-services/](http://Equifax.com/personal/credit-report-services/)

### **Experian Security Freeze**

P.O. Box 9554 Allen, TX 75013

[1-888-397-3742](tel:1-888-397-3742)

[Experian.com/freeze/center.html](http://Experian.com/freeze/center.html)

### **TransUnion Security Freeze**

P.O. Box 160 Woodlyn, PA 19094

[1-888-909-8872](tel:1-888-909-8872)

[Transunion.com/credit-freeze](http://Transunion.com/credit-freeze)

In order to request a security freeze, you will need to provide some or all of the following information to the credit reporting agency, depending on whether you do so online, by phone, or by mail:

- Your full name (including middle initial as well as Jr., Sr., II, III, etc.)
- Social Security Number
- Date of birth
- If you have moved in the past five (5) years, the addresses where you have lived over the prior five years
- Proof of current address, such as a current utility bill, telephone bill, rental agreement, or deed
- A legible photocopy of a government issued identification card (state driver's license or ID card, military identification, etc.)
- Social Security Card, pay stub, or W2
- If you are a victim of identity theft, include a copy of either the police report, investigative report, or complaint to a law enforcement agency concerning identity theft

The credit reporting agencies have one (1) to three (3) business days after receiving your request to place a security freeze on your credit report, based upon the method of your request. The credit bureaus must also send written confirmation to you within five (5) business days and provide you with a unique personal identification number (PIN) or password (or both) that can be used by you to authorize the removal or lifting of the security freeze. It is important to maintain this PIN/password in a secure place, as you will need it to lift or remove the security freeze.

To lift the security freeze in order to allow a specific entity or individual access to your credit report, you must make a request to each of the credit reporting agencies by mail, through their website, or by phone (using the contact information above). You must provide proper identification (including name, address, and social security number) and the PIN number or password provided to you when you placed the security freeze, as well as the identities of those entities or individuals you would like to receive your credit report.

You may also temporarily lift a security freeze for a specified period of time rather than for a specific entity or individual, using the same contact information above. The credit bureaus have between one (1) hour (for requests made online) and three (3) business days (for request made by mail) after receiving your request to lift the security freeze for those identified entities or for the specified period of time.

To remove the security freeze, you must make a request to each of the credit reporting agencies by mail, through their website, or by phone (using the contact information above). You must provide proper identification (name, address, and social security number) and the PIN number or password provided to you when you placed the security freeze. The credit bureaus have between one (1) hour (for requests made online) and three (3) business days (for requests made by mail) after receiving your request to remove the security freeze.

## Credit Monitoring

To help protect your identity, we are offering a complimentary **24-month** membership of Experian's® IdentityWorks<sup>SM</sup>. This product provides you with superior identity detection and resolution of identity theft. To activate your membership and start monitoring your personal information please follow the steps below:

- Ensure that you **enroll by: Date** (Your code will not work after this date.)
- **Visit** the Experian IdentityWorks website to enroll: [URL](#)
- Provide your **activation code: Code**

If you have questions about the product, need assistance with identity restoration or would like an alternative to enrolling in Experian IdentityWorks online, please contact Experian's customer care team at [Number](#) by **Date**. Be prepared to provide engagement number **Engagement No.** as proof of eligibility for the identity restoration services by Experian.

### ADDITIONAL DETAILS REGARDING YOUR **24-MONTH** EXPERIAN IDENTITYWORKS MEMBERSHIP:

A credit card is **not** required for enrollment in Experian IdentityWorks.

You can contact Experian **immediately** regarding any fraud issues, and have access to the following features once you enroll in Experian IdentityWorks:

- **Experian credit report at signup:** See what information is associated with your credit file. Daily credit reports are available for online members only.\*
- **Credit Monitoring:** Actively monitors Experian, Equifax and Transunion files for indicators of fraud.
- **Internet Surveillance:** Technology searches the web, chat rooms & bulletin boards 24/7 to identify trading or selling of your personal information on the Dark Web.
- **Identity Restoration:** Identity Restoration specialists are immediately available to help you address credit and non-credit related fraud.
- **Experian IdentityWorks ExtendCARE™:** You receive the same high-level of Identity Restoration support even after your Experian IdentityWorks membership has expired.
- **Up to \$1 Million Identity Theft Insurance\*\*:** Provides coverage for certain costs and unauthorized electronic fund transfers.

If you believe there was fraudulent use of your information and would like to discuss how you may be able to resolve those issues, please reach out to an Experian agent at [Number](#). If, after discussing your situation with an agent, it is determined that Identity Restoration support is needed, then an Experian Identity Restoration agent is available to work with you to investigate and resolve each incident of fraud that occurred (including, as appropriate, helping you with contacting credit grantors to dispute charges and close accounts; assisting you in placing a freeze on your credit file with the three major credit bureaus; and assisting you with contacting government agencies to help restore your identity to its proper condition).

Please note that this Identity Restoration support is available to you for **24 months** from the date of this letter and does not require any action on your part at this time. The Terms and Conditions for this offer are located at [www.ExperianIDWorks.com/restoration](http://www.ExperianIDWorks.com/restoration). You will also find self-help tips and information about identity protection at this site.

\* Offline members will be eligible to call for additional reports quarterly after enrolling

\*\* The Identity Theft Insurance is underwritten and administered by American Bankers Insurance Company of Florida, an Assurant company. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.